Before the State of South Carolina Department of Insurance

In the matter of:

Larry G. Ballard 142 Manchester Road Charleston, South Carolina 29407. File Number 124398

Order Vacating Revocation of Bail Bondsman, Producer, and Agency Licenses

This matter comes before me pursuant to a recent default order signed by me revoking all licenses issued to Larry G. Ballard by the South Carolina Department of Insurance.

On March 8, 2005, the South Carolina Department of Insurance (the Department) served a Letter of Allegation and Notice of Opportunity for Public Hearing dated March 7, 2005 on Larry G. Ballard as required by S.C. Code Ann. § 38-3-170 (2002), by both certified mail, return receipt requested, and by regular mail. That letter informed Mr. Ballard of his right to request a public hearing at the ALC upon the allegations of impropriety contained within the letter against him.

Mr. Ballard failed to request a hearing within 30 days of receipt of the allegation letter. As a result of his failure to request a hearing, an Order of Default revoking all of Mr. Ballard's licenses was signed by me on May 16, 2005. However it has since come to my attention that on May 3, 2005, prior to my signing the default order, another allegation letter was sent to Mr. Ballard which he received on May 4, 2005. This letter provided Mr. Ballard an additional 30 days from its receipt to request a hearing in this matter.

Despite Mr. Ballard's failure to respond to the initial allegation letter within 30 days of its receipt, which time period ended prior to the second letter being sent, since the Default Order was not signed by me until after the second letter was sent, I have determined that the proper action is to vacate the revocation of Mr. Ballard's licenses and for the Department to proceed with its actions against Mr. Ballard pursuant to the May 3, 2005 allegation letter. It is therefore ordered that the revocation of all licenses issued by the South Carolina Department of Insurance to Larry G. Ballard by my order of May 16, 2005 is hereby vacated and the Department is instructed to proceed with its actions against Mr. Ballard pursuant to its allegation letter dated May 3, 2005.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Mr. Ballard was appointed in South Carolina as of the date of my revocation order.

This order becomes effective as of the date of my signature below.

Eleanor Kitzman Kuzmau

Director

May 23, 2005 Columbia, South Carolina